

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Earl C Stingel
 Debtor

Case No. 19-16488-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db +Earl C Stingel, 379 Walnut Street, Pottstown, PA 19464-5636
 14406090 +Acs/bank Of America, 501 Bleecker St, Utica, NY 13501-2401
 14406093 +Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
 14406094 +Center for Healing Arts, 695 North Lewis Road, Royersford, PA 19468-1227
 14406102 +Lincoln Automotive Financial Services, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
 14406103 +Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jan 25 2020 03:29:09 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 25 2020 03:28:27
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 25 2020 03:28:54 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14406091 +EDI: ACBK.COM Jan 25 2020 08:18:00 American Credit Accept, 961 E Main St,
 Spartanburg, SC 29302-2185
 14406092 +EDI: CAPITALONE.COM Jan 25 2020 08:18:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14406095 +EDI: CAUT.COM Jan 25 2020 08:18:00 Chase Auto Finance, Attn: Bankruptcy, Po Box 901076,
 Fort Worth, TX 76101-2076
 14406096 +EDI: CHASE.COM Jan 25 2020 08:18:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 14406097 +EDI: CITICORP.COM Jan 25 2020 08:18:00 Citibank North America,
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14406098 +EDI: CITICORP.COM Jan 25 2020 08:18:00 Citibank/The Home Depot,
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14406100 EDI: DISCOVER.COM Jan 25 2020 08:18:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 14406099 +EDI: NAVIENTFKASMDOE.COM Jan 25 2020 08:18:00 Dept of Ed / Navient, Attn: Claims Dept,
 Po Box 9635, Wilkes Barr, PA 18773-9635
 14406101 +EDI: DISCOVERPL Jan 25 2020 08:18:00 Discover Personal Loans, Attn: Bankruptcy,
 Po Box 30954, Salt Lake City, UT 84130-0954
 14406105 +EDI: RMSC.COM Jan 25 2020 08:18:00 Syncb/HSN, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 14406106 +EDI: RMSC.COM Jan 25 2020 08:18:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14406107 +EDI: RMSC.COM Jan 25 2020 08:18:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14406108 +EDI: WTRRNBNK.COM Jan 25 2020 08:18:00 Target, Attn: Bankruptcy, Po Box 9475,
 Minneapolis, MN 55440-9475

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 Susan Stingel

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2020 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, qfs@trustesolutions.net;Jblackford@gsbblaw.com
GEORGE R. TADROSS on behalf of Debtor Earl C Stingel gtadross@tadrosslaw.com,
r55386@notify.bestcase.com;robin@tadrosslaw.com
REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company formerly known
as Bankers Trust Company of California, N.A., as Trustee of Vendee Mortgage Trust 1995-3
bkgroup@kmillawgroup.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Earl C Stingel**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2181**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-16488-mdc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Earl C Stingel

1/23/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.